

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA**

DAHLIA RIVERA)	JURY TRIAL DEMANDED
Plaintiff,)	
)	
v.)	Case No.
)	
CREDIT CORP SOLUTIONS, INC)	
Defendant,)	
)	
)	

COMPLAINT

I. INTRODUCTION

1. This is an action for actual and statutory damages brought by Plaintiff Dahlia Rivera an individual consumer, against Defendant, Credit Corp Solutions, Inc, for violations of the Fair Debt Collection Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) 28 U.S.C 1331. Venue in this District is proper in that the Defendants transact business in McDonough, Henry County, Georgia, and the conduct complained of occurred in McDonough, Henry County, Georgia.

III. PARTIES

3. Plaintiff Dahlia Rivera (hereinafter “Plaintiff”) is a natural person residing in McDonough, Ga. Plaintiff is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. §1692a(3).
4. Plaintiff alleged “debt” as defined by the FDCPA, 15 U.S.C 1692a(5) this alleged debt at issue arose from a transaction entered into primarily for personal use.
5. Upon information and belief Credit Corp Solutions, Inc, is a Utah corporation with its principal place of business located at 63 East 11400 South #408. Sandy, UT 84070.
6. Defendant Credit Corp Solutions, Inc is engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempts to collect consumers’ debts alleged to be due to another’s.

IV. FACTS OF THE COMPLAINT

7. Defendant Credit Corp Solutions, Inc, (hereinafter referred to as “Debt Collector”) is a “debt collector” as defined by the FDCPA, 15 U.S.C 1692a(6).
8. On or about November 10, 2022, Plaintiff reviewed her credit report on Experian.com”.
9. On the credit report, Plaintiff observed a trade line from Debt Collector.

10. Debt Collector being reported furnished a trade line of \$735.00, allegedly owed to PayPal Credit.
11. On November 10, 2022, Plaintiff made a dispute via telephone.
12. Plaintiff re-checked her consumer report on or about March 20, 2023, and April 26, 2023, and the debt collector information was not marked disputed. See **Exhibit A**. Defendant has had subsequent communication with the consumer reporting agencies and failed to communicate Plaintiff's dispute.
13. Debt Collector's publishing of such inaccurate and incomplete information has severely damaged the personal and credit reputation of Ms. Rivera and caused severe humiliation, emotional distress, mental anguish, and damage to her FICO scores.
14. Credit Corp Solutions, Inc violated 15 U.S.Code 1692e(8) for not communicating that the Plaintiffs disputed the debt.

V. FIRST CLAIM FOR RELIEF
(Credit Corp Solutions, Inc)
15 U.S.C 1692c(c)

15. Ms. Rivera re-alleges and reincorporates all previous paragraphs as if fully set out herein.
16. The Debt Collector violated the FDCPA.
17. The Debt Collector's violations include, but are not limited to, the following:
 - (a) The Debt Collector violated 15 U.S.C § 1692e(8) of the FDCPA by failing to disclose to the consumer reporting agencies that the alleged debt was disputed by Ms. Rivera.

18. Because Plaintiff disputed the debt, Credit Corp Solutions, when choosing to contact the consumer reporting agencies, was obligated to inform them of the disputed status of the account. See *Dixon v. RJM Acquisitions, L.L.C.*, 640 Fed. Appx. 793 (10th Cir. 2016) (Reversed summary judgment to the collection agency on the consumer's § 1692e(8) claim that after she had disputed a debt, the agency had nevertheless reported the debt without disclosing the disputed. The consumer created a genuine fact issue given that she said during the recorded conversation: "I feel that all I owe is \$20." A reasonable fact finder could treat the statement as a dispute of the alleged \$102.99 debt.); *Sanchez v. Pinnacle Credit Servs., L.L.C.*, 195 F. Supp. 3d 1184 (D. Colo. 2016) (consumer's statements during telephone call that she owed much less than was claimed on phone bill was sufficient); *Llewellyn v. Allstate Home Loans, Inc.*, 711 F.3d 1173 (10th Cir. 2013) "(We agree with the Eighth Circuit's interpretation of § 1692e(8) that a debt collector does not have an affirmative duty to notify [credit reporting agencies] that a consumer disputes the debt unless the debt collector knows of the dispute and elects to report to a CRA.)"
19. As a result of the above violations of the FDCPA, Defendant is liable to Ms. Rivera actual damages, statutory damages, and costs.

VI. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Dahlia Rivera respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against the Debt Collector for:

- A. Judgment for the violations occurred for violating the FDCPA;

- B. Actual damages pursuant to 15 U.S.C 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C 1692k(2);
- D. Cost and reasonable attorney's fees pursuant to 15 U.S.C 1692k(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:

EXHIBIT A

● CREDIT CORP SOLUTIONS	\$735											
Original creditor: PAYPAL CREDIT	Closed											
Account info												
Account name	CREDIT CORP SOLUTIONS											
Account number	604419XXXXXXXXXX											
Original creditor	PAYPAL CREDIT											
Company sold	-											
Account type	Debt Buyer											
Date opened	Mar 19, 2022											
Status	Collection account. \$735 past due as of Mar 2023.											
Status updated	Mar 2022											
Payment history												
2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	—	—	—	—	—	—	—	—	—	C	C	C
C Collection												
— Data Unavailable												
Contact info												
Address	121 W ELECTION RD STE 20 DRAPER, UT 84020											
Phone number	(800) 483-2361											
Comments												
-												